

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
RICHMOND DIVISION**

IN RE: ) CHAPTER 13  
 )  
DWAYNE FELIX SPURLOCK ) CASE NO. 20-31279-KLP  
 )  
Debtor. )  
 )

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**NOTICE OF FORBEARANCE AGREEMENT**

COMES NOW U.S. Bank National Association not in its individual capacity but solely as Legal Title Trustee for RMTT Trust, Series 2021 BKM-TT-V, (“Creditor”), secured creditor of the above-entitled Debtor(s), hereby provides notice that Creditor and Debtor(s) have entered into a forbearance agreement due to the impact of COVID-19. The forbearance agreement relates to the loan ending in 6810 hereinafter “Loan”, in relation to Claim 15-1, which is secured by the real property located at 4841 Orcutt Ln., Richmond, VA 23224. Under the forbearance agreement, payments due under the loan are suspended beginning with the payment due on January 1, 2022, through and including the payment due March 1, 2022. This Notice does not constitute an amendment and/or modification of the Loan.

This Notice does not constitute an amendment or modification to the Debtor(s) plan of reorganization, and does not relieve the Debtor(s) of the responsibility to amend or modify the plan of reorganization to reflect the deferral agreement, if required.

Date: February 1, 2022

**MCMICHAEL TAYLOR GRAY, LLC**

/s/ Todd Rich

Todd Rich, VA Bar No. 74296

Attorneys for Creditor

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**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that a true and correct copy of the foregoing was provided via Regular U.S. Mail and/or CM/ECF to the parties listed on the attached service list, this February 1, 2022

**SERVICE LIST**

**VIA U.S. MAIL**

Dwayne Felix Spurlock  
4841 Orcutt Lane  
Richmond, VA 23224

**VIA CM/ECF**

Rudolph C. McCollum, Jr.  
P.O. Box 4595  
Richmond, VA 23220

Carl M. Bates  
P.O. Box 1819  
Richmond, VA 23218

**MCMICHAEL TAYLOR GRAY, LLC**

/s/ Todd Rich

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